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March 23, 2001

Patrice Uchno Leland

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. GP-301003

David E. Creamer
Michael H. Greco
Edward R. Finkenstaedt
John Beam

COMMERCIAL MORTGAGE CLOSING PROCESS

**PETITION UNDER 35 CFR 1.47(a) TO FILE APPLICATION
IN WHICH A JOINT INVENTOR REFUSES TO SIGN
OR CANNOT BE REACHED**

Commissioner for Patents
Washington D.C. 20231

Applicants respectfully request that the oath or declaration for the above file be accepted without the signature of joint inventor John Beam. The granting of this petition is necessary to prevent jeopardizing the rights of other inventors and the assignee.

Accompanying this Petition are:

(i) Declaration of Facts in Support of Filing on Behalf of Omitted Inventor under 37 C.F.R. 1.47(a).

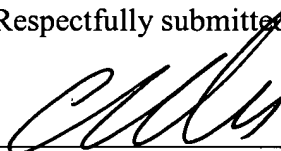
(ii) Declaration by Edward R. Finkenstaedt, a MortgageRamp.com employee, setting forth the facts as follows. In March 2001, Mr. Beam was presented a complete copy of the patent application (including specification, claims, drawings and oath or declaration) and assignment documents by Mr. Finkenstaedt. Mr. Beam expressly refused to sign the documents and subsequently resigned from MortgageRamp.com.

(iii) A copy of the Employment Agreement signed by John Beam acknowledging MortgageRamp.com ownership of the invention and his agreement to assign the invention to MortgageRamp.com and to execute all necessary patent application papers related to the invention.

Please charge the petition fee of \$130 to Deposit Account No. 07-0960.

The facts show that Mr. Beam has expressly refused to sign the application patent papers and the assignment document. Applicants respectfully request the granting of this petition to protect the rights of the other inventors and the assignee.

Respectfully submitted

A handwritten signature in black ink, appearing to read 'C DeVries', is written over a horizontal line.

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